What is claimed is:

1. A method comprising:

    receiving a signal from a vehicle-powered non-telephonic wireless transmitter fixedly attached to a vehicle, the signal comprising an encrypted unique identifier, the encrypted unique identifier not comprising a financial account number or a user-provided PIN, the signal transmitted responsive to a predetermined input from a user, the signal requesting approval of a proposed transaction, fulfillment of the proposed transaction not involving the transmitter;

    transmitting the encrypted unique identifier to a central processor adapted to approve the proposed transaction if at least the unique identifier is associated with a valid financial account; and

    receiving an approval from the central processor to complete the proposed transaction, the proposed transaction involving the valid financial account associated with the unique identifier.

2. The method of claim 1, further comprising transmitting a request for approval of the proposed transaction.

3. The method of claim 1, further comprising receiving an acknowledgment of fulfillment of the proposed transaction.

4. The method of claim 1, further comprising providing an acknowledgment of fulfillment of the proposed transaction to the transmitter.

5. The method of claim 1, further comprising initiating an acknowledgment of fulfillment of the proposed transaction to the user.

6. The method of claim 1, wherein the predetermined input comprises a predetermined number of headlight high beam switch activations within a predetermined time interval.

7. The method of claim 1, further comprising requesting a PIN from the user.

8. The method of claim 1, further comprising receiving a PIN from the user.

9. The method of claim 1, further comprising polling for the signal.

10. The method of claim 1, wherein the proposed transaction comprises provision of access to a physical location.

11. The method of claim 1, wherein the proposed transaction comprises provision of a product.

12. The method of claim 1, wherein the proposed transaction comprises provision of a service.

13. The method of claim 1, wherein encryption of the unique identifier utilizes a code hopping technique.

14. A system comprising:

> an input processor adapted to receive a signal from a vehicle-powered non-telephonic wireless transmitter fixedly attached to a vehicle, the signal comprising an encrypted unique identifier, the encrypted unique identifier not comprising a financial account number or a user-provided PIN, the signal transmitted responsive to a predetermined input from a user, the signal requesting approval of a proposed transaction, fulfillment of the proposed transaction not involving the transmitter;

> an output processor adapted to transmit the encrypted unique identifier to a central processor adapted to approve the proposed transaction if at least the unique identifier is associated with a valid financial account; and

an approval processor adapted to receive an approval from the central processor to complete the proposed transaction, the proposed transaction involving the valid financial account associated with the unique identifier.

15. A method comprising:

at a central processor, receiving information originating from a vehicle-powered non-telephonic wireless transmitter fixedly attached to a vehicle, the information comprising an encrypted unique identifier, the encrypted unique identifier not comprising a financial account number or a user-provided PIN, the information provided from the wireless transmitter responsive to a predetermined input from a user, the information requesting approval of a proposed transaction, fulfillment of the proposed transaction not involving the wireless transmitter; and

if at least the unique identifier is associated with a valid financial account automatically transmitting an approval to complete the proposed transaction, the proposed transaction involving the valid financial account associated with the unique identifier.

16. The method of claim 15, further comprising obtaining an approval of the proposed transaction.

17. The method of claim 15, further comprising storing an approval of the proposed transaction.

18. The method of claim 15, further comprising approving the proposed transaction.

19. The method of claim 15, further comprising obtaining a rejection of the proposed transaction.

20. The method of claim 15, further comprising transmitting a rejection of the proposed transaction.

21. The method of claim 15, further comprising transmitting a rejection of the proposed transaction if the proposed transaction exceeds a predetermined amount.

22. The method of claim 15, further comprising transmitting a rejection of the proposed transaction if a total amount associated with one or more transactions exceeds a predetermined amount.

23. The method of claim 15, further comprising transmitting a rejection of the proposed transaction if the proposed transaction exceeds a predetermined amount for a predetermined counter-party.

24. The method of claim 15, further comprising transmitting a rejection of the proposed transaction if the proposed transaction exceeds a predetermined amount for a predetermined time interval for a predetermined counter-party.

25. The method of claim 15, further comprising transmitting a rejection of the proposed transaction if a counter-party to the proposed transaction is a predetermined restricted counter-party.

26. The method of claim 15, further comprising transmitting a rejection of the proposed transaction if a subject matter of the proposed transaction is a predetermined restricted subject matter.

27. The method of claim 15, further comprising transmitting a rejection of the proposed transaction if a time of the proposed transaction is a predetermined restricted time.

28. The method of claim 15, further comprising transmitting a rejection of the proposed transaction if a date of the proposed transaction is a predetermined restricted date.

29. The method of claim 15, further comprising decrypting the encrypted unique identifier.

30. The method of claim 15, further comprising causing a comparison of the unique identifier with a list of unique identifiers associated with valid financial accounts.

31. The method of claim 15, transmitting instructions requesting a transfer of funds associated with the valid financial account responsive to the approval.

32. The method of claim 15, further comprising storing a rejection of the proposed transaction.

33. The method of claim 15, further comprising reporting a rejection of the proposed transaction.